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STRACT

This instructor's guide contains materials to be used a workshop designed to train members of action organizations onsumer, community, educational) in techniques such as role aying, modeling, and developing strong communications skills for sertively securing legal consumer rights in the areas of credits l warranties, and to prepare the participants to teach these skills groups in their own organizations. The guidebook outlines tivities for each of the three days the workshop covers. structor's notes, time schedule, points to be covered, and ferences are detailed in outline form. (The instructor's guide rrelates with two related documents: a student's manual and the ministrative model.) Samples of the worksheet handouts to be used class are included as well as a list of materials needed to esent the course. (TA)

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THE ASSERTIVE CONSUMER:

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Instructor's Guide

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CE 015 095

A WORD OF ENCOURAGEMENT

Your students are nice people to teach. They have signed up for the course because they want to learn about credit and warranties; therefore their interest is high.

And, being adults, they bring to this learning situation a rich background of experience. With varying degrees of satisfaction and frustration, they have dealt with stores, banks, credit card companies, warranties--and will have adventures and information to contribute to the classes.

Use these valuable resources--your students. Remember that you are the facilitator of the knowledge, not the only source of it.

If something comes up that you don't know, it's all right to say so. If no one in class is sure of the answer, you may be able to find it in the student's manual. Or ask a student to find out before the next class; or check it yourself.

You and your partner need to talk over--before the course begins--what ground rules you think are important, as far as operating classroom behavior. When these are presented to, and agreed upon with, the students, you'll find it easier to see that they are observed.

Moving through the activities and information is up to you; be sensitive to the needs and moods of the group. Be willing to alter--even in the middle of a class--the schedule you had planned to follow. This is especially important if a particular topic keeps surfacing during the class, or when one section of the course takes more time than expected.

In this guidebook, the three days are printed in three different colors, for easier, quicker reference. The white pages at the back are samples of the worksheet handouts you will use in class. If you give the course to more people than the first group, you can use these worksheet samples for reproduction.

And on the very last page is a list of materials you will need to present the course.

CONSUMER PROTECTION ACT

May 29, 1968: Amended October 26, 1970 and October 28, 1974

Titles I & V
Truth-in-Lending Act
implemented by Reg. Z July 1, 1969

Amended October 28, 1974; amended March 23, 1976

Fair Credit Billing Act (Chapter 4 of T-in-L)
implemented by Amendment to Reg Z Oct 28, 1975

Title VI
Fair Credit Reporting Act
effective April 24, 1971

Consumer Leasing Act (Chapter 5 of T-in-L)
implemented by Amendment to Reg Z; effective March 23, 1977

Title VII
Equal Credit Opportunity Act
October 28, 1974
implemented by Reg. B October 28, 1975

Amended March 23, 1976 to include discrimination because of race, age, national origin, etc.
implemented by amendment to Reg B March 23, 1977

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Magnuson-Moss
enacted January 4, 1975
effective July 4, 1975

§ 102(a) and (b) (Disclosure and Pre-sale Availability Regs., effective Dec 31, 1976

§ 110 (a) (Informal Dispute Settlement Procedures Regulations effective July 4, 1976)

INSTRUCTOR'S GUIDE

DAY 1

DAY 1

9:15-9:35	Get acquainted sheet
9:35-9:45	Greetings and orientation
9:45-9:55	Introductions
9:55-10:15	Course objectives Groups, report out From trainers
10:15-10:25	BREAK
10:25-11:20	Credit: large group discussion Definition (10) Exploring attitudes toward credit (40) Feelings Advantages and disadvantages Ripoffs What credit are you using? (5)
11:20-11:40	Introduction to Assertiveness: lecturette
11:40-12:25	LUNCH
12:25-1:20	Assertiveness exercises Tension relaxation (10) Eye contact (10) Positive self-statements (15) Accepting praise (20)
1:20-1:50	Creditworthiness--how to establish it Equal Credit Opportunity Act
1:50-2:00	BREAK
2:00-2:30	Creditworthiness (continued)
2:30-2:50	Credit reporting services What it's like to visit one Fair Credit Reporting Act
2:50-3:45	Speaker (from credit reporting service)
3:45-3:55	Homework assignment
3:55-4:05	Reaction sheet

INSTRUCTOR'S NOTES	TIME SCHEDULE
As conferees enter, they register, checking accuracy of information on roll, and filling in additional information.	9:15 - 9:35
Instructor gives get-acquainted sheet to each conferee who then begins talking with other conferees to fill in blanks.	
Greetings and orientation	9:35 - 9:45
Course funded by Office of Education, given through National Consumers League	
Physical orientation: restrooms, parking, lunch, beverages	
Hours: for attendance, for lunch, for breaks	
Instructors' telephone numbers	
Ground rules On attendance On smoking On one-at-a-time talking in class	
Hand out manuals: these are yours to keep and they are free, as is this course	
Look at manuals, by section	
Bibliography: tell them to get a book on assertiveness and read it by next class	
Briefly outline course by general sections using agendas for Days 1, 2, 3	

POINTS TO BE COVERED	REFERENCE
Registration	Roll
Warm-up: get acquainted sheet	Handout: get acquainted sheet
Greetings and orientation	
	Manuals

INSTRUCTOR'S NOTES	TIME SCHEDULI
Ask each conferee to give a) name; b) how much experience you have had with credit (factual, e.g., charge account, credit card, loan, mortgage, checking account overdraft). Limit to 1 minute.	9:45 - 9:55
Instructors start introductions to model.	
Course objectives	
A. Divide conferees into groups of 4. You have 9 minutes to discuss what you hope to get from this course. Print it on easel paper and tape it to wall. Spokesperson reports out group objectives	9:55 - 10:15
B. Here are what <u>we</u> hope will be accomplished. Let's compare. IMPORTANT <u>Save easel sheets</u> to check at end of course.	
BREAK	10:15 - 10:25

POINTS TO BE COVERED	REFERENCE
Introductions	
Course objectives	Magic markers
A. From groups Possible answers: To be in control of my credit life. To be knowledgeable and powerful in using my credit opportunities.	Easel sheets of newsprint
B. From trainers	Conferees' manual p. 1
BREAK	

INSTRUCTOR'S NOTES	TIME SCHEDULE

Credit — 10:25 - 11:20

A. Definition (10 minutes)
On your notepaper, write a definition of credit.
(Wait 1 minute)
Let's hear some of your definitions.
Instructor writes on easel.

Is there any difference between credit and debt?
(Credit is amount of money available;
debt is amount of money contracted for.)

B. Exploring attitudes toward credit (40 minutes)
In work groups (4's) explore these questions.
Look at all questions first. Discuss in whatever order you like.
Choose a recorder to take brief notes. You have 10 minutes. (If discussions are still lively after 10 minutes, allow a few more minutes.)

Write questions on easel
1. Are my feelings about credit different from my parents'? How?
2. When should a person use credit?
What are the advantages? Disadvantages?
3. Are there ripoffs in credit? For whom?

After 15 minutes, call groups back into one large group.
Working through questions 1, 2, and 3, ask for a report out from different groups. Briefly list answers to questions 2 and 3 on easel.
Below are some possible answers:

1. Participants' parents may have been afraid of credit--going into debt--especially if they suffered in the Depression.
Some people will express a "cash basis" philosophy.
Don't make judgments here; just get out the various attitudes.

2. See questions 3 and 4, p. 3, students manual.

3. Ripoffs in credit (possible)

For consumer: when interest rates are hidden or misrepresented
interest on layaway
billing errors
holder-in-due course problems
repossession problems
when finance companies are only known possibility
filling in blanks on carbons after customer has signed top copy

POINTS TO BE COVERED	REFERENCE
Credit	
A. **Definition: a legal means of delaying payment on purchases of goods and services. Also, the ability to obtain a loan of money. The means by which one is able to buy now, pay later.**	
B. **Exploring attitudes toward credit** **Small group discussion** **Report out to large group**	
	p. 3

B. 3. Ripoffs in credit (cont.)

For creditor: bankruptcy--loss of owed money
collection problems
credit cards--stolen, lost, counterfeit

C. What credit are you using? (5 minutes)

On notepaper, list all credit you are currently using. (Give 1 minute)

Getting items from students, instructor enters on easel.

Loans, mortgages, charge accounts, credit cards, oil/gas cards, line of credit, billings, (utilities, doctors, plumber)

Introduction to Assertiveness — 11:20 - 11:40

Be thoroughly familiar with the material on pages 26-28of student's manual.

Lecturette (Outline

People want to be assertive in credit/warranty situations -

Anxiety when dealing with banks and stores.

Course will teach information about credit/warranties plus assertiveness as a way of operating.

Difference among
non-assertiveness (You make all the decisions for both of us)
aggressiveness (I'll make all the decisions for both of us)
assertiveness (The rights and needs of both of us are important. We both have the right to choose for ourselves.)

Results of each kind of behavior.

Is aggressive behavior admirable? Is non-assertive behavior admirable (politeness)?

POINTS TO BE COVERED	REFERENCE
C. What credit are you using?	
Introduction to assertiveness:	
Lecturette	

INSTRUCTOR'S NOTES	TIME SCHEDULE

Exceptional circumstances when you might choose to behave other than assertively:

Non-assertive: harassed by drunk on street

Aggressive: discover an intruder in your home

Check understanding of 3 behaviors. Page 27 student's manual
ANSWERS: a) assertive
b) aggressive
c) non-assertive

How many of you feel you are not assertive enough in credit/warranty situations?
Get show of hands.

Conditioning: individual's inferior position relative to bank or store official

Re-conditioning in Assertiveness Training: you have a right to assert yourself

Credit system and those who run it are not against us; we are just ignorant.
Nine out of 10 Americans use credit; 1 in 10 understands it. You are going to be that 1.

Assertiveness can be learned, by practicing assertive behavior.

The rewards are great: the results you want; the good feelings about yourself.

You will see assertive behavior modeled in this class by the instructors and by fellow students. Copy whatever is helpful, but don't try to duplicate. Your own style of assertiveness is best for you.

LUNCH — 11:40 - 12:25

Assertiveness Exercises — 12:25 - 1:20

A. Relaxation (10 minutes)

Difficulty of being confident when tense.
When you're talking to your body, you can't think of your fear.
With eyes closed, direct attention to each part of body.

POINTS TO BE COVERED	REFERENCE
	pp. 27-28
LUNCH	
Assertiveness Exercises	
A. Relaxation	

INSTRUCTOR'S NOTES	TIME SCHEDULE

B. Eye contact (10 minutes)

A telling measure of assertiveness is willingness and ability to make eye contact. You need to learn to look at people while you speak. Since this is somewhat uncomfortable at first, look anywhere on their face--chin, ear, forehead. If you look <u>near</u> their eyes, they can't tell the difference.

With a partner, talk for 1½ minutes about how you spend your days. When instructor blows whistle, <u>switch</u>.

After 3 minutes are up, turn to p. <u>52</u> of your manual and discuss together the questions you find there: You have 8 minutes.

How steady was eye contact?
How often looked away?
Did partner seem to avoid looking at you?
Were you comfortable when other was speaking?
when you were speaking?
Was it hard to look at partner's face?
Did you look at nose, eyebrows?
Could partner tell?

C. Positive self-statements (15 minutes)

The basis of assertiveness is self-esteem--feeling you're worth whatever you're asking for. This next exercise is designed to reinforce your feeling of self-worth. It may be difficult, and for some may be the first time you have ever been encouraged to speak of yourself positively.

You will go into your work groups (of 4). Each person in turn will speak assertively about yourself for one minute. Say only good things about yourself--the kind of person you are, what you have done, your expectations for yourself. Avoid chronologies and bibliographies, and concentrate on positive, <u>personal</u> information. When instructor blows whistle, <u>switch</u>.

Instructors model.

Conferees go into groups of 4. Instructor blows whistle every minute. When all are finished come back to large group and ask:

How did it feel to talk about yourself? Were you aware of filling up the time with non-personal information? Did you put yourself down, or was there a temptation to modify positive information? When you can give yourself praise, you can get ready for a tense encounter by helping yourself to feel better about you.

POINTS TO BE COVERED	REFERENCE
B. Eye contact	Whistle p. 52
C. Positive self-statements	

D. Accepting praise (20 minutes)

Another measure of self-esteem is the ability to accept praise. We are going to practice this.

In your groups of 4, 3 persons each say one personal positive thing about the person who is "it." You may use information you got when the people were speaking about themselves.
That person may respond only with
Thank you
I like to hear that
I'm glad you noticed

May not object verbally or non-verbally. If you deny praise you put yourself down and downgrade (discount) the other person's judgment.

While listening, look at speaker; keep head up; don't grin or giggle. Take it seriously. Honest smiling is O.K., as long as it comes from pleasure, not embarrassment.

Modeled by instructors.

Instructors circulate.

When each person has heard one positive thing from each of the other work-group members, share with each other how you felt. Was it hard to receive praise with no disclaimers?

Group discussion (5 minutes): how did it go?
Feedback from people in groups.

POINTS TO BE COVERED	REFERENCE
D. Accepting praise	

INSTRUCTOR'S NOTES	TIME SCHEDUL
Creditworthiness	1:20 - 1:50
A. Ask conferees what items they think a store or bank would look at when deciding whether or not to extend credit. As answers come forth, list on easel; then indicate which ones are legal.	
B. Provisions of Equal Credit Opportunity Act - illegal factors, see pp. 2 and 5	
BREAK	1:50 - 2:00
C. There is a "best way" to become creditworthy. This process is listed for you, step by step, on p. 6 of your manual. Let's look at it together.	2:00 - 2:30
D. Rectifying bad credit history	
E. Getting credit for user or joint accounts Accounts established on or after June 1, 1977 will be reported in both spouses' names. With accounts established before, and still operating by June 1, 1977, either 1. The account will be reported in both spouses' names, or 2. The opportunity will be offered to have the account reported in both spouses' names. This opportunity will be described in a "Credit History for Married Persons" notice sent with a billing or other notice by October 1977. If you receive such a notice, sign and return it. If you don't, check your credit file to see how the accounts are being reported. If they're not reported in both names, write to your creditors and ask them to begin doing this.	

POINTS TO BE COVERED	REFERENCE
Creditworthiness:	
A. Components Good credit history Adequate income Not overburdened with debt obligations Stable residence and employment record Assets, including checking/saving accounts Attitude - commitment to repayment (personal judgment)	
B. Equal Credit Opportunity Act	pp. 2 and 3
BREAK	
C. How to establish	
1. Checking and/or savings account in your name	p. 6
2. One local department store. Use that account regularly; pay promptly.	
3. Another department store. Repeat process.	
4. Master Charge, Bank Americard, Central Charge.	
5. Regularity of payments. Call or write if emergency prevents payment.	p. 44 model letter
6. Request higher credit limit at store or credit card company.	
7. Moderate bank loan (possibly secured); pay it promptly.	
8. Accept any credit card or charge account offers if you don't have a credit history.	
D. How to rectify bad credit history	p. 6
E. Getting credit for user or joint accounts	p. 6

Credit reporting services: Fair Credit Reporting Act 2:30 - 2:50

If you are having a speaker, make a very brief preliminary explanation of credit reporting services. If there is no speaker, use the time to explore fully.

A. Explanation

1. Credit history: record of accounts and loans you have maintained, and how you have paid on them.

2. Where kept: on computer files by organizations that are in that business--credit reporting services. In D.C. area: TRW and Credit Bureau Inc.

3. How a c.r.s. works: subscribers report information on their credit accounts and are entitled to get information on file about people who apply to them for credit.

4. How to find out what's in your file: go in person to a c.r.s., or write and they will call you. Model letters 1a and 1b, pp.34, 35

5. Why have credit files? Help people get credit quickly; help credit grantors determine whether to extend credit to customers.

6. Do c.r.s. make credit decisions? No.

7. Who can see file? You and a credit grantor to whom you have made application. Also, one other person you may take with you when you visit the c.r.s. (providing you give written permission).

8. Do "sins" stay on file forever? No--removed after 7 years; bankruptcy 14 years.

9. Is other information--bank accounts, dependents, arrests--on file at c.r.s.? No.

10. What if you believe information in file is erroneous or incomplete?

All this material is on p.8-10 of students' manual.

Go through, item by item.

Explain error in Buyer's Guide #7, Fair Credit Reporting Act pamphlet. (On third inside panel, #1 under "The Fair Credit Reporting Act Does Not" is untrue. You do have that right.

POINTS TO BE COVERED	REFERENCE
Credit reporting services	p. 2, 8-10
A. Explanation	pp 34-35

Credit reporting services (cont.)

B. Instructor describes visit to credit reporting service

Pass around computer report from TRW and CBI

C. Students are given assignment of checking their credit file during next week. Addresses and phone numbers are on pp. 34-35
Model letters are on same pages.

TRW is in Columbia, Md. CBI has an office in Langley Park, Md., and one in downtown D.C.

For in-person visit: CBI--walk in; free
TRW--phone for appointment; pay $4.00

For written report: CBI--follow procedure for in-person or phone report; request written report; pay $4.
TRW--write and sign, send $4

For phone report: CBI--write and sign; they call you; free
TRW--write and sign, send $4; they call you.

Speaker from credit reporting service — 2:50 - 3:45
Introduce speaker. Facilitate participation from class if needed.

Roleplays (if time) This is an optional activity.

1. Ask for volunteer. Instructor plays salesperson. This is the first roleplay; make it easy for the person to succeed--be totally cooperative.

   Situation: As you leave the store after buying an item, you realize that you have been shortchanged by 65¢. What will you do?

   After roleplay, underscore what person did well.
2. Ask for volunteer. Instructor plays salesperson. Be over-anxious to please; try to make person feel a little guilty because you are so helpful and nice.

POINTS TO BE COVERED	REFERENCE
Credit reporting services (cont.)	
B. What it's like to visit a c.r.s.	Computer reports from TRW & CBI
C. Assignment: checking your credit file	pp. 34-35 · for names, addresses, phones of CBI & TRW and procedures for obtaining file report
Speaker	
Roleplays	

Roleplay 2 (cont.)

Situation: You go into a furniture store looking for an open-up sofabed. The salesperson shows you almost a dozen models, opening up each one, which involves some heavy lifting and moving of other furniture to do so. Nothing you have seen suits you exactly, but you are aware that the salesperson has spent a great deal of time and effort trying to help you. You're ready to leave.

After roleplay, bring out what person did assertively, e.g., expressing sincere appreciation, being clear that s/he does not see what she wants, not making any excuses such as "I'll think about it," or "I'll check with my husband."

Homework assignment — 3:45 - 3:55

1. Check credit file (previously explained)
2. Credit card worksheet
   Look at p. 54 with conferees. Point out they may call a credit card company, whether or not they already have a card. For those who have no credit card, an application is in the pocket of the manual; they can investigate one credit card whether or not they want to apply for one.
3. Read sections of manual pp. 1-8 and pp. 26-28
4. Read a book on assertiveness

Fill out reaction sheets. These are anonymous, so please be candid.

Collect reaction sheets.

POINTS TO BE COVERED	REFERENCE
Homework assignment	
1. Check credit file	pp. 34-35
2. Credit card worksheet	p. 54 Credit card application in pocket
3. Reading in manual	pp. 1-8, 26-28
4. Assertiveness book	Bibliography, p. 51
Reaction sheets	Handout

INSTRUCTOR'S GUIDE

DAY 2

DAY 2

9:15-9:45	Re-entry activity: report experiences with visiting (or calling) credit reporting services
9:45-9:55	Understanding interest rates: Truth in Lending Annual Percentage Rate What does 18% mean
9:55-10:20	Credit arrangements on charge accounts; kinds of accounts
10:20-10:30	BREAK
10:30-11:30	Applying for credit: A. Charge accounts B. Credit cards: report findings C. Bank Loans D. Denial of credit E. Roleplay: interview with grantor denying credit
11:30-12:15	Assertive asking: problem-solving approach
12:15-1:15	LUNCH
1:15-2:00	Assertive resistance
2:00-2:20	Billing errors: Fair Credit Billing Act
2:20-2:25	Consumer Leasing Act
2:25-2:40	BREAK
2:40-3:40	Speaker (bank officer, loan department)
3:40-3:50	Homework assignment: analyzing my credit situation
3:50-4:00	Reaction sheet

INSTRUCTOR'S NOTES	TIME SCHEDULE
Ask conferees what experiences they have had in past week with 1. Credit reporting services a) visiting b) calling or writing 2. Assertiveness a) relaxing b) eye contact c) positive self-statements d) receiving praise	9:15 - 9:45
<u>Understanding interest rates</u> Annual Percentage Rate (APR) is crucial factor; must always be stated Truth in Lending legislation - requires that interest rate plus dollar amount of interest must be stated Meaning of 18% (illustrate by table, p. <u>12</u>) Add-on and discounted interest obsolete Early repayment - saves you money This material is on pp. <u>11, 12</u> of your manual	9:45 - 9:55
<u>Credit arrangements on charge accounts</u> Ask conferees what kinds of charge accounts they are familiar with. Write on easel in order given below. Take each one; ask what it is--get an accurate identification on easel 1. 30-day - pay within 30 days of billing; no interest 2. Revolving (open-end) Billed for purchases made during the month If you pay in full within 30 days, no interest charge. If you don't pay in full within 30 days, there is 1½% a month charged on unpaid amount. 3. Installment (closed-end) On large items, e.g., major appliances, you agree to pay in set number of payments, an equal amount each month. This material is on p. <u>13</u> of your manual.	9:55 - 10:20
BREAK	10:20 - 10:30

POINTS TO BE COVERED	REFERENCE
Re-entry activities	
Understanding interest rates Lecturette	pp. 11, 12
Credit arrangements on charge accounts Kinds of accounts	p. 13
1. 30-day	
2. Revolving	
3. Installment	
BREAK	

INSTRUCTOR'S NOTES	TIME SCHEDULE

10:30 - 11:30

Applying for credit

You will be working in groups of 4. You will have 3 different types of applications--some for charge accounts, some for credit cards, some for bank loans. Look over the applications, and together answer these questions (which are on easel). Someone take notes.

1. What differences are there in these application forms?
2. What is the grantor trying to find out?
3. Where is income other than salary reported?
4. Which of these forms is a contract?

After 10 minutes, call groups back. Get their answers.

Possible answers:

1. Not much difference. Bank loan asks more information.
2. Your ability to pay and your obligations.
3. There is a blank for other income.
4. Retail store or credit card application becomes a contract if it is accepted. An application for a loan is not a contract; if the application is approved, then the contract will be drawn.

Don't need to answer questions about marital status or about spouse unless applying for joint account/loan.

All forms of income must be accepted, including social security, public assistance, alimony and child support. If you have adequate salary without using alimony and child support, there will be no checking of ex-spouse. If you do cite alimony/child support as a source of income, you may need to show court order or deposit slips.

A. Are there questions about applying for a <u>retail charge account</u>?

You can make application (and be accepted) without ever going to the store.

But if the situation is questionable, you have a better chance going in person.

POINTS TO BE COVERED	REFERENCE
Applying for credit	
Comparison of applications	**Applications from retail stores credit card companies banks (in pocket of manual)**
Questions about marital status and spouse	**p. 14**
Should you include alimony/child support as income?	
A. Retail charge account	

B. Go over credit card worksheets conferees did as homework.
(Instructors should have answers written in their copy of worksheet in students manual.)

C. Bank loans

1. Criteria for approval/rejection

Same points we established in studying creditworthiness plus assets that you might use as collateral

2. General questions
In-person interview required (unless applicant is already known to bank)
No investigative reports
85% of loans applied for are granted
Going interest rate for personal loan: 11-12%
Look at loan contract to find APR

3. Other sources of loans (listed on p. 17
Credit unions
Life insurance policies (if straight life)
Passbook savings
Finance companies

D. Denial of credit

Briefly review main points of Equal Credit Opportunity Act

1. Illegal to discriminate on basis of sex, marital status, race, color, religion, national origin, age, income source. (Exceptions to marital status: student loans, community property states. Exception to income: temporary employment. Exception to age: too young to contract.)
2. Possible reasons for credit denial p. 18
3. What you can do if denied credit model letters pp. 37, 39
4. How to complain if you feel discriminated against p. 49

E. Divide into groups of 3. Let people decide who will be credit manager, who will be loan applicant, who will be observer.

Situation: Denied credit from department store because "length of employment too short." Ask credit manager to change that decision. You can make up any "facts" in your favor.

Observer uses checklist. At end of roleplay, 3 will talk it over.

In full group, ask for observations.

POINTS TO BE COVERED	REFERENCE
B. Credit cards	p. 54 Model letter #2, p. 36
C. Bank loans 1. Criteria	
2. General questions	
3. Other sources of loans	p. 17
D. Denial of credit	Denial p. 18 Model letters pp. 37-39
	Sources of help if discriminated against: pp. 49, 50
E. Roleplay: interview with a grantor denying credit	
Discussion: possible "plus" points - just transferred here for 4-yr. assignment - worked long time in previous job - have charge accounts in other stores, always paid on time - etc.	Checklist p. 53

INSTRUCTOR'S NOTES	TIME SCHEDULE
Assertive asking: problem-solving approach. Be totally familiar with material on pp. 29-31 of student's manual. Primary goal is to find mutually agreeable solution	11:30 - 12:15
Points to bring out Positive expectation of mutual goodwill Clear statement of problem Stating one's need Asking for assistance Having suggestions and alternatives ready, including what you might be willing to do Persistence Maintaining even temper and cooperative spirit Avoiding attack or accusations	
Roleplays (After each roleplay, discuss for strengths, weaknesses, and other possibilities. If necessary, replay scene.) 1. Doctor keeps you waiting (Instructors model) You've been waiting half an hour in the examining room. Right outside the door, your doctor is chatting with his nurse about his upcoming ski week-end. 2. Cigar smoker (need 4 volunteers: customer, smoker, waiter, restaurant manager) You are in a restaurant. The waiter has just brought your meal. The man at the next table lights a cigar, and the smell of the smoke is offensive to you. (This roleplay is to be done in stages; talk first to smoker who is uncooperative; next to waiter who says he can't do anything; last to manager.) 3. Divorcee opening charge account (2 volunteers) You are newly divorced. You want to establish credit and obtain a charge card in your own name. You have worked for five years and your money helped to pay the bills (which were in your ex-husband's name). You have a checking account in your name. You have applied for a charge account in your name at a large department store where you have done business for years using the name Mrs. James Green. You received a letter saying you have been denied credit because you have no credit history. You go in for an interview.	
LUNCH	12:15 - 1:15

POINTS TO BE COVERED	REFERENCE
Assertive asking: problem-solving approach	pp. 29-31
Explanation of rationale and techniques	
Roleplays (3)	
LUNCH	

INSTRUCTOR'S NOTES	TIME SCHEDUI
Assertive resistance. Be totally familiar with material on pp. 32, 33 of student's manual.	1:15 - 2:00

Learning to say no, to avoid being pressured into something we don't want to do.

Pressures

1. Guilt
2. Flattery
3. Responsibility for someone else's problem
4. Attack (or anger)

Assertive neutralizing techniques

1. Clear statement of position
2. No apologies or excuses
3. Broken record
4. Appreciation of, or reflection of, other's position - "I understand how you feel."
5. Agreeing with the truth, principle or possibility as expressed by the other. "You may be right."
6. Silence

Roleplays (After each roleplay, discuss for strengths, weaknesses, and other possibilities. If necessary, replay scene.)

1. Auto repair bill (Instructors model)

   You took your car into the garage to be worked on. You got an estimate of $65 to which you agreed. When you return to pick up the car, you are told that the bill comes to $105.

2. Neighbor selling greeting cards (Need 2 volunteers)

   A neighbor you don't know well comes to your house selling greeting cards. They are of moderate price, but not very attractive.

3. The questioning nurse (Need 2 volunteers)

   The nurse in the doctor's reception office calls you to the desk, and in a loud voice, begins asking personal medical questions. The waiting room is quite full of men, women, and children. You are feeling uncomfortable with the public review of intimate details.

At home, you can read over pp. 29-33 for material about assertive asking and assertive resistance.

POINTS TO BE COVERED	REFERENCE
Assertive resistance	pp. 32-33
Explanation of rationale and techniques	
Roleplays (3)	

Billing errors: 2:00 - 2:20

Have any of you ever received a bill that you believed to be incorrect?

What did you do? What have your experiences been?

Outline procedure on easel (afterwards refer to pp. 19, 20 and 40, 41 of manual)

1. Call stores; attempt to clear up misunderstanding. Most billing "errors" fall in this category.
2. If not successful, read Fair Credit Billing Notice received on/with bill and follow procedure exactly; usually means notifying store's credit department in writing that you disagree with their billing. Model letters 4 a and 4b, pp. 40, 41
3. The store is then obligated to:
   a) acknowledge receipt of your objection
   b) check further and attempt to satisfy the complaint, or explain the misunderstanding clearly.
4. Meanwhile, until the matter is settled, the store cannot ask you to pay, nor charge you interest on the item in dispute. But if it is found that the store is not in error, you must pay the back interest as well as the disputed amount. During this dispute-settling period, the store cannot close your account because you don't pay.

The legal authority for these procedures is found in the Fair Credit Billing Act.

Consumer Leasing Act 2:20 - 2:25

This is a new amendment to Truth in Lending which applies to the leasing of personal property (such as cars, furniture, sick room equipment) where the amount of the contract is less than $25,000, and the leasing period is more than four months. It makes it possible for you to compare the total cost of leasing the property with the cost of buying it, and limits your liability at the end of the lease term. In addition, it regulates the terms of lease advertising.

POINTS TO BE COVERED	REFERENCE
Billing errors: Fair Credit Billing Act	
Procedures for correction	pp. 19, 20
	Model letters pp. 40, 41
Consumer Leasing Act	

INSTRUCTOR'S NOTES	TIME SCHEDULE
BREAK	2:25 - 2:40
Introduce speaker. Set stage for her/him. Assist with questions if necessary	2:40 - 3:40
Give homework assignment 1. Analysis sheet, p. 55. Bring this to class next time, filled out. Items from this will not be disclosed in class. It is to help participant see in toto her/his credit situation. 2. Warranties. Bring in several warranties from products you have purchased. At least one should be on a purchase made before 1975; one should be 1975 or later. Bring in even if out of date. 3. Reading. In manual read pp. 11-25 and 29-33. to review material covered today and to preview warranties.	3:40 - 3:50
Hand out reaction sheets. Collect	3:50 - 4:00

POINTS TO BE COVERED	REFERENCE
BREAK	
Speaker: bank officer from loan department	
Homework assignment	
Credit analysis	p. 55
Warranties	
Reading in manual	pp. 11-25, 29-33
Reaction to Day 2	Handout

INSTRUCTOR'S GUIDE

DAY 3

DAY 3

9:15-9:35	Re-entry activity: report experiences with credit reporting services, and any other consumer experiences
9:35-9:45	Individual credit analysis
9:45-11:00	Warranties: Magnuson-Moss Warranty Act Definition Lecturette Sources of help
11:00-11:10	BREAK
11:10-12:10	Speaker (Office of Consumer Affairs)
12:10-1:00	LUNCH
1:00-2:05	Assertiveness exercises Buying a warranted item (15) Returning a warranted product (15) Roleplays in work groups: scoring impression of assertiveness (35)
2:05-2:20	BREAK
2:20-2:40	Windup: matching hopes to accomplishments of course
2:40-3:00	Final reaction sheet

INSTRUCTOR'S NOTES	TIME SCHEDU
Re-entry activities	
Ask conferees what experiences they have had in the last week with a) credit reporting services (visits (letters (phone calls b) assertiveness in any consumer situations	9:15 - 9:35
Ask conferees to turn to worksheets "Analyzing My Credit Situation"	
Ask for any reactions or observations	
Can you look over your analysis and get a "debt total." How do you feel about that; is it okay?	
What different rates are you paying for using someone else's money? (Mortgage company, bank, store, etc.)	
We aren't going to do anything more with this. The purpose has been to help you to an awareness of your credit situation. When you <u>know</u> the whole picture, you are more in control.	

POINTS TO BE COVERED	REFERENCE
Re-entry activities	
Review individual credit analyses	p. 55

INSTRUCTOR'S NOTES	TIME SCHEDU
Warranties	9:45 - 11:00

A. In work group (of 4) define "warranty." Allow 3-4 minutes. Put definitions on easel.

> Dictionary: A written guarantee of the integrity of a product, and of the maker's (or seller's) responsibility for the repair or replacement of defective parts.

B. Using a warranty they have brought to class, students fill in worksheet. Distribute surplus to students who brought no warranty. See that some analyze pre-1975 and some post-1975 warranties.

Group discussion.
A few students briefly discuss their warranty. Year? Understandable? Limitations? Service? How to express dissatisfaction?

C. Lecturette points, covering:

Legislation: Magnuson - Moss Warranty Act

Kinds of warranties--written (express) and implied
- Implied--what it is and what it covers
- Written--definitions and differences of "full" and "limited"

Registration card--full warranty, don't need to return.
- Keep dated proof of purchase and warranty

Service contract: how different from warranty

Consequential damages: what this covers

Meaning of "as is"

Procedure if dissatisfied with warranted product
- Mechanism cited in warranty, or other third party mechanism
- Requirements of consumer--return of item/ notification

Holder-in-due course
- Historical meaning
- Illegal
- How to withhold payment for unsatisfactory merchandise

Questions to ask at time of purchase

After presentation, tell them material is in their manuals pp. 21-25. Model letters #4a and 4b, pp. 42, 43.

POINTS TO BE COVERED	REFERENCE
Warranties	
A. Definition	
B. Warranty worksheets	Warranties brought in
Short report out	p. 56
C. Lecturette	
Magnuson - Moss Warranty Act - legislation	p. 2, 21-25
	Model letters pp. 42, 43

INSTRUCTOR'S NOTES	TIME SCHEDULE
D. Briefly review Sources of Help according to locality.	
BREAK	11:00 - 11:10
Introduce speaker from Office of Consumer Affairs. Establish method of presentation. Help with questions if necessary	11:10 - 12:10
LUNCH	12:10 - 1:00
Assertiveness Exercises	1:00 - 2:05

Explain that we always want to go into a consumer situation expecting to be cooperative and to receive cooperation. While the customer is clearly looking out for her/his own welfare, s/he is to be considerate of the other person.

The salespersons portrayed by the instructors in these next two roleplays will be "tough cases." This is to give you maximal opportunity to deal with consumer situations that require a lot of assertiveness. If you can do these well, you will find most consumer situations much easier.

A. Buying a warranted item (15 minutes). Ask for a volunteer to roleplay this in front of class. Instructor plays part of salesperson.

Situation: You are looking at a power mower for possible purchase. The salesman is patronizing, telling you "you don't need to be concerned about details; this is a good mower." You want to check provisions of warranty and service.
(The customer should ask questions previously covered on pp. 24, 25.)

When roleplay is over, ask class what customer did well; and what other questions might have been asked.

B. Returning a warranted product (15 minutes). Get second volunteer; other instructor is the salesperson.

Situation: Customer returns warranted stereo componants and asks for a refund. A loud hum developed after 4 months; the dealer has made 3 attempts to fix the unit with long delays. The full 1-year warranty is now in its 10th month. (Write above facts on easel.)

POINTS TO BE COVERED	REFERENCE
D. Sources of help For warranty problems For credit problems	p. 49,50
BREAK	
Speaker	
LUNCH	
Assertiveness Exercises	
A. Buying a warranted item	p. 21-25
Appropriate questions Persistence in exploring what you want to know	
B. Returning a warranted product	

B. Returning a warranted product (cont.)

Dealer ploys:
- Problems with manufacturer, with repair workers
- Customer using too much
- A little noise is expected
- Will repair--for sure this time
- Offer trade-in on "good" set
- Personal remarks
- Anger

When roleplay is over, get feedback from class. Always reinforce what "customer" did well.

C. Roleplays in work groups; scoring impression of assertiveness (35 minutes)

This will be our final exercise in assertiveness. You will go into work groups of 4 (or 5 if there are extra people).
Each person will take a situation that requires an assertive solution. These situations are described on p. 57 of your manual. Each person in the group will choose a different situation s/he wants to roleplay. In turn, roleplay each situation, with one person being the assertive actor, another person being the foil, and two people being observers. Rotate these jobs. As each roleplay finishes, the observers will score the actor's behavior in terms of assertiveness; they will do this on checksheets I will hand out. After the scoring the work group will discuss the roleplay just finished, commenting on its strong points and how it might have been handled more successfully. When I blow the whistle, stop your discussion of that roleplay and get into the next one. (Foils, don't be totally unbending. If the person acts assertively, cooperate accordingly.) Are there questions? Go into your work groups.

Hand out assertiveness checksheets--two to each person. (A person will not be scoring when s/he is the actor or foil.)

Blow whistle every 6 minutes to indicate time to go to next roleplay.

BREAK | 2:05 - 2:20

POINTS TO BE COVERED	REFERENCE
B. Returning a warranted product (cont.) Knowing and stating what you are entitled to Resistance to ploys	
C. Roleplays in work groups	Situations, p. 57
	Handout: checklists
BREAK	

INSTRUCTOR'S NOTES	TIME SCHEDULE
Windup: matching hopes to accomplishments of course	2:20 - 2:40
During break, easel sheets from Day 1 have been posted. Ask class to compare what they said they wanted with what they feel they have received. Allow time to read through thoughtfully. Ask them also to look again at course objectives on p. 1 of manual. Receive and note comments.	
Final reaction sheet	2:40 - 3:00

POINTS TO BE COVERED	REFERENCE
Windup: matching expectations to accomplishments	Easel sheets from Day 1
Final reaction	Handout: final reaction sheets

GET ACQUAINTED SHEET

Directions: Find someone to fit each clue below. Fill in 14 different names.

_____ I believe that I am a very assertive person.

_____ I know I'm not an assertive person.

_____ Usually I am assertive, but not when I deal with stores or banks.

_____ I was turned down for an American Express card.

_____ I have never had any billing errors on statements from department stores.

_____ I have a Visa card.

_____ I have no charge accounts by myself or jointly with my husband/wife.

_____ I have a charge account in my own name.

_____ I am paying on an auto loan in my own name.

_____ I once tried to buy a house and was turned down for financing.

_____ I am re-paying a bank or credit union loan, and I know exactly what interest rate I am paying.

_____ I have been successful in getting satisfaction on a warranty with a product that proved faulty.

_____ I was once denied credit (credit card or charge account) but I never found out why.

_____ I have taken a consumer complaint to an official agency.

REACTION SHEET
(Days 1 and 2)

How would you rate today's program?

Excellent Above average Average Below average Poor

What do you see as the strong points of today's class?

Did you spot any weaknesses? What were they?

What was especially important to you?

Any other comments?

FINAL REACTION SHEET

1. How did you hear about this course?

2. Why did you decide to take the course?

3. Is this your first contact with this organization?

4. How would you rate the material (the content): excellent average poor
   Any suggestions about material?

5. How would you rate the teaching: excellent average poor
   Any suggestions about teaching?

6. How would you rate the format: excellent average poor
   Any suggestions about format?

7. How would you rate the facilities: excellent average poor
   Any suggestions about facilities?

8. What about the length of the course?
   too long just right too short

9. What do you see as the strong points of the course?

10. What do you see as the weak points of the course?

11. What else should be included in this course?

12. Has the course made any difference to you personally? yes no
    Why?

13. Would you recommend the course to others yes no
    Why?

14. Did you know about the following legislation before the start of the course? Check those you knew about.

- ☐ Fair Credit Reporting Act
- ☐ Fair Credit Billing Act
- ☐ Equal Credit Opportunity Act
- ☐ Truth in Lending Act
- ☐ Magnuson-Moss Warranty Act

ASSERTIVENESS CHECKLIST

YES or NO

___ ___ 1. DID THE PERSON BEGIN WITH A CO-OPERATIVE, PROBLEM-SOLVING APPROACH?

___ ___ 2. DID (S)HE ASK FOR ASSISTANCE OR COOPERATION?

___ ___ 3. DID (S)HE AVOID APOLOGIES, QUALIFICATIONS, EXCUSES, DE-VALUING OF SELF?

___ ___ 4. DID (S)HE REFRAIN FROM INSULTS, PUTDOWNS, SARCASM, HOLLOW THREATS?

___ ___ 5. Did (s)he state the problem clearly?

___ ___ 6. Did (s)he make any suggestions for resolution?

___ ___ 7. Was (s)he persistent?

___ ___ 8. Did (s)he express understanding for the other person's position or statements?

___ ___ 9. Was the body used well, that is, neither wooden nor distractingly active?

___ ___ 10. Was eye contact maintained most of the time?

___ ___ 11. Was facial expression serious and free from grimaces (making faces)?

___ ___ 12. Did (s)he refrain from over-smiling and giggling?

___ ___ 13. Was voice clear, low, firm, steady?

___ ___ 14. Was (s)he free of annoying habits and phrases?

___ ___ 15. Did (s)he keep hands away from face and hair?

___ ___ 16. Did (s)he seem confident?

___ ___ 17. Did (s)he seem at ease?

___ ___ 18. WAS THE SITUATION RESOLVED OR FURTHER ACTION MENTIONED?

MATERIALS AND EQUIPMENT

NCL Supplies

Students' manuals (with pamphlets and credit forms inserted)
Instructors' manuals
Get-acquainted sheets
Reaction sheets--Days 1, 2, and Final
Assertiveness checklist
Complaint form from Office of Consumer Affairs
(You got this as a handout in class.)

Your Organization Supplies

Tables (one for each 4-5 students, and one for instructors)
Chairs
Easel and easel pad or chalkboard and chalk
Easel sheets (will need some of these, even if you use a blackboard for class work)
Medium-sized notepads (to insert in students' manuals)
5x8" file cards for name tents
Name tags (or small pad of paper and pins)
Class roll
Pencils
Magic markers (one for each table)
Masking tape
Whistle
Watch or clock
Warranties
Computer credit report from a credit reporting service
Supplies for beverages--coffee, tea, soft drinks